



# Turning 26? What you need to know about the Marketplace

If you're turning 26 this year and will age off your parent's health insurance plan, here are some different ways to stay covered:

## Get health insurance through your job

If you're working and can get health insurance through your job, you may be able to enroll outside its yearly Open Enrollment Period if you lose your parent's coverage. Contact your human resources representative before turning 26 for your next steps.

## Get a Marketplace insurance plan

At [HealthCare.gov](https://www.healthcare.gov), you'll find a variety of plans and prices available to you. Depending on your situation, you may be eligible for savings based on your income. See if you'll save at [HealthCare.gov/lower-costs/](https://www.healthcare.gov/lower-costs/).

It's important to know that if someone will claim you as a tax dependent on next year's tax return, you won't qualify for savings. You can stay on your parent's application, but you must enroll in your own coverage.

## When can you apply?

- **If you're aging off your parent's Marketplace plan:** You can stay on your parent's plan until coverage ends December 31 even if you turn 26 mid-year. But be sure to apply for a Marketplace plan of your own for next year by the Open Enrollment deadline. Your parent will also need to update their application to state that you won't be on their plan next year.
- **If you're aging off your parent's job-based plan:** Your coverage usually ends the month you turn 26. Even if it's outside Open Enrollment, you'll be able to get a Marketplace plan because losing other coverage qualifies you for a Special Enrollment Period. You'll have 60 days before you lose coverage and 60 days after that to enroll.

## Get Medicaid or Children's Health Insurance Program (CHIP) coverage

You can apply for Medicaid or CHIP at [HealthCare.gov](https://www.healthcare.gov) anytime. If you have limited income, you could qualify for free or low-cost coverage through Medicaid. If you have children, they might qualify for coverage under CHIP — even if you don't qualify for Medicaid.

When you fill out a Marketplace application, you'll find out if you qualify for Medicaid and CHIP. If you do, coverage can begin immediately.

## Questions? Help is available

- Visit [HealthCare.gov/young-adults/](https://www.healthcare.gov/young-adults/) for more information.
- Find someone in your area to help you at [Localhelp.HealthCare.gov](https://www.localhelp.healthcare.gov).
- Contact the Marketplace Call Center at 1-800-318-2596. TTY: 1-855-889-4325.

You have the right to get Marketplace information in an accessible format, like large print, Braille, or audio. You also have the right to file a complaint if you feel you've been discriminated against. Visit [CMS.gov/about-cms/agency-information/aboutwebsite/cmsnondiscriminationnotice.html](https://www.cms.gov/about-cms/agency-information/aboutwebsite/cmsnondiscriminationnotice.html), or call the Marketplace Call Center at 1-800-318-2596 for more information. TTY users can call 1-855-889-4325.

Paid for by the Department of Health & Human Services.

